

2004 Commissioner's Report on Underserved Communities

Table B - Summary Statistics and Fact Sheet

Coverage	Total Earned Exposures for California	Total Earned Exposures for Underserved Communities	Percentage of Total Earned Exposures in Underserved Communities
REAL and PERSONAL PROPERTY Coverage			
Homeowners Multiple Peril	5,784,716	382,065	6.6%
Dwelling Fire - Owner Occupied	548,137	192,498	35.1%
Dwelling Fire - Tenant Occupied	436,676	105,882	24.2%
Condominium	519,493	15,932	3.1%
Tenant / Renters	588,753	27,055	4.6%
Dwelling Fire - Content Only	9,189	783	8.5%
Mobilehome	172,910	8,585	5.0%
Vacant Dwelling	8,409	3,292	39.2%
PRIVATE PASSENGER AUTOMOBILE Coverage			
Private Passenger Automobile	19,863,126	1,719,621	8.7%
Assigned Risk	66,102	25,167	38.1%
Low Cost Auto	4,395	2,511	57.1%
Motorcycle	336,652	14,534	4.3%
Motorhome	167,511	6,584	3.9%
COMMERCIAL Coverage			
Commercial Fire	177,983	46,606	26.2%
Commercial Multi-Peril - NonLiability	1,809,534	200,493	11.1%
Commercial Multi-Peril - Liability	974,338	115,295	11.8%

FACTS

	In California	In Underserved Communities	Percentage in Underserved
Registered Vehicles	23,987,027	2,941,920	12.3%
Population	35,072,540	5,603,855	16.0%
Uninsured Motorist Rate	14.3%	37.9%	
Minority Percentage	55.0%	89.7%	
Per Capita Income (Median)	20,286	11,021	